



PATENT APPLICATION No.: 10/824,178
ATTORNEY DOCKET No.: 67519.001042

JFA

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/824,178 Confirmation No.: 6347
Applicant : Chitra JAIN, et al.
Filed : April 14, 2004
Title : SYSTEM AND METHOD FOR PROVIDING PERSONALIZED
CUSTOMER ASSISTANCE USING A FINANCIAL CARD
HAVING AN RFID DEVICE
TC/Art Unit : 3622
Examiner: : Jean D. Janvier

Docket No. : 67519.001042
Customer No. : **21967**

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08B (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

The attached documents were cited by the United States Patent Office in the International Search Report dated December 28, 2006 of the corresponding application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not

to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371 cited on the attached Form PTO-SB/08B (modified), are not being provided as specified in 1276 *O.G.* 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08B with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

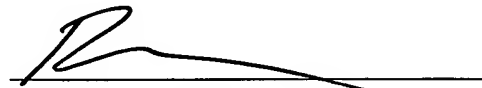
In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: January 29, 2007

By:


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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number

10/824,178

Filing Date

April 14, 2004

First Named Inventor

Chitra JAIN, et al

Art Unit

3622

Examiner Name

Jean D. Janvier

Sheet

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Attorney Docket Number

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FOREIGN PATENT DOCUMENTS[illegible]

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.